

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CHARLES V. TRAFALIS
KATHLEEN A. TRAFALIS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-23656 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/05/2015 and confirmed on 11/30/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		55,540.14
Less Refunds to Debtor	940.06	
TOTAL AMOUNT OF PLAN FUND		54,600.08

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,500.00	
Trustee Fee	2,485.80	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,985.80

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MILL CITY MORTGAGE LOAN TRUST-19-1 Acct: 6430	0.00	22,727.25	0.00	22,727.25
	MILL CITY MORTGAGE LOAN TRUST-19-1 Acct: 6430	5,303.95	5,303.95	0.00	5,303.95
	ELIZABETH BOROUGH MUNICIPAL AUTHO Acct: 1005	209.95	209.95	110.25	320.20
	ELIZABETH BOROUGH MUNICIPAL AUTHO Acct: 1005	21.67	21.67	0.00	21.67
	AMERICREDIT FINANCIAL SVCS INC DBA Acct: 9878	18,131.15	18,131.15	3,110.06	21,241.21
					49,614.28

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	CHARLES V. TRAFALIS Acct:	0.00	0.00	0.00	0.00
	CHARLES V. TRAFALIS Acct:	210.00	210.00	0.00	0.00
	CHARLES V. TRAFALIS Acct:	730.06	730.06	0.00	0.00
	STEIDL & STEINBERG Acct:	2,500.00	2,500.00	0.00	0.00

*** NONE ***

Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 3705	403.41	0.00	0.00	0.00
	CITIBANK NA(*)++ Acct:	0.00	0.00	0.00	0.00
	J DANIEL SCHOPF Acct: 0572	19,548.85	0.00	0.00	0.00
	PAYPAL BUYER CREDIT Acct:	0.00	0.00	0.00	0.00
	PA AMERICAN WATER(*) AKA AMERICAN	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8169				
	VERIZON++	0.00	0.00	0.00	0.00
	Acct:				
	WEST PENN POWER*	838.18	0.00	0.00	0.00
	Acct: 3722				
	ONE MAIN FINANCIAL GROUP LLC A/S/F \	7,491.34	0.00	0.00	0.00
	Acct: 4209				
	KRISTEN D LITTLE ESQ	0.00	0.00	0.00	0.00
	Acct:				

*** N O N E ***

TOTAL PAID TO CREDITORS 49,614.28

TOTAL CLAIMED
PRIORITY 0.00
SECURED 23,666.72
UNSECURED 28,281.78

Date: 12/21/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

CHARLES V. TRAFALIS
KATHLEEN A. TRAFALIS
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-23656 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Charles V. Trafalis
Kathleen A. Trafalis
Debtor(s)

Case No. 15-23656-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 21, 2020

User: msch
Form ID: pdf900

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Charles V. Trafalis, Kathleen A. Trafalis, 406 South Second Avenue, Elizabeth, PA 15037-1416
cr	+ CHRISTIANA TRUST, A DIVISION OF WILMINGTON SAVINGS, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ Carrington Mortgage Services, LLC, as servicer for, c/o Kristen D. Little, Esquire, 3600 Horizon Drive, Suite 150, King of Prussia, Pa 19406-4702
cr	Fay Servicing LLC, PO Box 814609, Dallas, TX 75381-4609
cr	Mill City Mortgage Loan Trust 2019-1, Wilmington S, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
cr	+ Trifera, LLC, Marinosci Law Group, P.C., c/o Connie J. Delisser, Esq., 100 West Cypress Creek Road, Suite 1045 Fort Lauderdale, FL 33309-2191
14117256	+ BSI Financial Services, 314 S. Franklin Avenue, P.O. Box 517, Titusville, PA 16354-0517
14230000	+ Carrington Mortgage Services, LLC, et al, 1600 South Douglass Road, Anaheim, California 92806-5948
14117258	+ Citibank, P.O. Box 183060, Columbus, OH 43218-3060
14117259	+ Elizabeth Borough Municipal Authority, c/o Legal Tax Service Inc., 714 Lebanon Road, West Mifflin, PA 15122-1030
14117261	+ J. Daniel Schopf, c/o Molly Maguire Gaussa, 117 Jackson Circle, McDonald, PA 15057-2547
14155191	#+ J. Daniel Schopf, c/o Gaussa Law Office, P.O. Box 12662, Pittsburgh, PA 15241-0662
15195217	Mill City Mortgage Loan Trust 2019-1, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14117263	+ Pennsylvania American Water Company, P.O. Box 371412, Pittsburgh, PA 15250-7412
14942644	U.S. Bank Trust National Association, as trustee f, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14122242	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 22 2020 05:14:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14117257	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 04:41:59	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
14141285	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 04:32:37	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14117260	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 22 2020 05:14:00	GM Financial, P.O. Box 183834, Arlington, TX 76096-3834
14117262	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 04:32:22	PayPal, P.O. Box 981064, El Paso, TX 79998-1064
14864262	+ Email/Text: bkteam@selenefinance.com	Dec 22 2020 05:14:00	Selene Finance LP, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042-4546
14117264	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 22 2020 05:13:00	Verizon, P.O. Box 28000, Lehigh Valley, PA 18002-8000
14167025	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 22 2020 05:16:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

District/off: 0315-2

User: msch

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Form ID: pdf900

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14117265

Email/Text: bankruptcy@firstenergycorp.com

Dec 22 2020 05:16:00

West Penn Power Company, 76 S. Main Street,
Akron, OH 44308-1890

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Mill City Mortgage Loan Trust 2019-1, Wilmington S
14172959		OneMain Financial Group, LLC as servicer for Wells, as Issuer Loan Trustee for OneMain Finan
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	*+	J. Daniel Schopf, c/o Molly Maguire Gaussa, 117 Jackson Circle, McDonald, PA 15057-2547
cr	*+	U.S. Bank Trust National Association, as trustee f, PO Box 814609, Dallas, TX 75381-4609
14137762	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Kenneth Steidl	on behalf of Debtor Charles V. Trafalis julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Kathleen A. Trafalis julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kevin Scott Frankel	on behalf of Creditor Carrington Mortgage Services LLC, as servicer for Wilmington Savings Fund Society, FSB, as Trustee for Stanwich Mortgage Loan Trust A pabk@logs.com
Kristen D. Little	on behalf of Creditor Carrington Mortgage Services LLC, as servicer for Wilmington Savings Fund Society, FSB, as Trustee for Stanwich Mortgage Loan Trust A pabk@logs.com, klittle@logs.com;logsecf@logs.com
Lisa Cancanon	on behalf of Creditor Carrington Mortgage Services LLC, as servicer for Wilmington Savings Fund Society, FSB, as Trustee for Stanwich Mortgage Loan Trust A lisac@w-legal.com, Llombardi06@law.du.edu
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sindi Mncina	

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on behalf of Creditor Mill City Mortgage Loan Trust 2019-1 Wilmington Savings Fund Society, FSB, as Trustee
smncina@rascrane.com

William E. Miller

on behalf of Creditor CHRISTIANA TRUST A DIVISION OF WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS
INDIVIDUAL CAPACITY BUT AS TRUSTEE OF ARLP TRUST 4 wmiller@friedmanvartolo.com,
wedwardmiller@gmail.com

TOTAL: 9